

Characteristics of Uninsured Rhode Islanders in Three Age Groups

- Demographics
- Access to Care
- Lifestyle
- Health Status

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Table of Contents

Section 1: Overview **Page**

Purpose	2
Methods.....	3

Section 2: Demographics

2-1. Marital Status	10-11
2-2. Education	12-13
2-3. Gender.....	14-15
2-4. Household Size	16-17
2-5. Income	18-19
2-6. Labor Force Status	20-21

Section 3: Access to Care

3-1. No usual place to go or go to ED for routine care	24-25
3-2. Did not see doctor in past 12 months.....	26-27
3-3. No routine doctor visit in past 12 months.....	28-29
3-4. Did not get medical care from doctor due to cost	30-31
3-5. Did not get prescription due to cost	32-33

Table of Contents

Section 4: Lifestyle	Page
4-1. Currently smoke.....	36-37
4-2. Obese.....	38-39
 Section 5: Health Status	
5-1. Overall health status	42-43
5-2. Health conditions (asthma, diabetes, arthritis, depression)	44-45
5-3. Disabled	46-47

Section 1: Overview

PURPOSE

The purpose of this chartbook is to provide information about the uninsured in Rhode Island in three different age groups – 18-34, 35-49, and 50-64. Included in this report are the demographics of the uninsured, their access to care, and their health status. These charts do not cover the youngest and the oldest residents because they tend to be insured at a very high rate (over 96% for those under 18 and over 98% for those over 65 in 2001). Instead, the goal of these charts is to provide DHS with population estimates of the uninsured, in order to develop programs to improve health insurance coverage for the age groups most likely to be without coverage.

METHODS

This report uses two data sources to describe the uninsured in Rhode Island and to make population estimates. The data source for all of the percentages shown in these charts is the 2001 RI Health Interview Survey (HIS).¹ The data source for the population estimates (the age group N's shown on the charts) is the 2004 data collection of the Current Population Survey, Annual Social and Economic Supplement from the Census Bureau – the reference year for those data is 2003.²

1. 2001 is the most currently available RI HIS. There was a new wave of data collected in 2004, but the data are not yet publicly available for analysis. For detailed information about the RI HIS survey design and data collection, please see the following technical documentation: Rhode Island Department of Health 2001 Interview Survey, Technical Documentation, Brian Robertson, Market Decisions, May 2002.
2. The Census Bureau provided a special run of insurance status by age group for Rhode Island. Additional information about the CPS is available at www.census.gov.

METHODS

It is unconventional to combine these two data sources, particularly because they are two years apart. However, there is evidence from national surveys that the situation of the uninsured is changing, specifically that the rate of non-coverage is increasing and that coverage through employment-based health insurance is decreasing.³ Since we do not have up-to-date measures from the RI HIS, we thought it would be preferable to show population estimates from the Census Bureau for 2003, to give planners the most up to date numbers on which to develop programs for the uninsured.

3. See <http://www.census.gov/hhes/www/hlthins.html>.

METHODS

The risk in applying the 2001 RI HIS percentage distributions to the 2003 CPS population estimates is that the percentage distributions may have changed. However, these are the most current distributions available and, thus, the best description of the uninsured.

The following table on the next page summarizes the population estimates from the RI HIS and the CPS, for comparison. The CPS estimates from 2003, compared to the RI HIS estimates from 2001, show lower rates of insurance coverage in all age groups except 65 and older.

METHODS

Estimates of Rhode Island Insurance Coverage by Age from Two Data Sources

	Current Population Survey, Annual Social and Economic Supplement, 2004 (data for reference year 2003)			2001 RI HIS		
AGE	Insured	Uninsured	Total	Insured	Uninsured	Total
0 to 17	238,287 (94.8%)	13,064 (5.2%)	251,351 (100%)	237,068 (96.2%)	9,378 (3.8%)	246,446 (100%)
18 to 34	187,303 (80.5%)	45,516 (19.5%)	232,819	197,624 (86.7%)	30,386 (13.3%)	228,010
35 to 49	210,520 (87.0%)	31,330 (13.0%)	241,850	220,177 (92.7%)	17,396 (7.3%)	237,573
50 to 64	166,417 (91.1%)	16,188 (8.9%)	182,605	139,252 (93.4%)	9,801 (6.6%)	149,053
65+	143,084 (99.0%)	1,479 (1.0%)	144,563	139,472 (98.8%)	1,737 (1.2%)	141,209
Totals	945,612 (89.8%)	107,576 (10.2%)	1,053,189	933,593 (93.1%)	68,697 (6.9%)	1,002,290*
				* The total does not include 7,128 cases (53 unweighted) for whom the insurance information is missing. If they were included, the total would be 1,009,418.		

METHODS

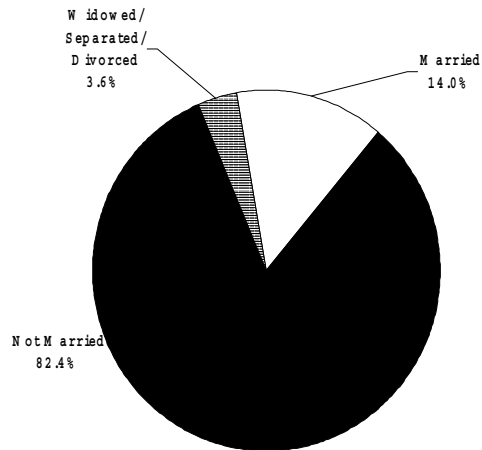
The main source of data for this report is the 2001 RI HIS, which is based on a representative sample of telephone households in Rhode Island. The sample excludes group-quarter households (such as dorms and military barracks and institutions containing nine or more persons) as well as households without telephones.

In 2001, there were 2,600 households interviewed with a total of 6,877 individuals. The analyses in this report are based on individuals (not households) and are limited to those between ages 18 and 64 (4,116 unweighted cases). The data are weighted to compensate for different probabilities of selection at the sampling stage of the project (described in the HIS technical documents). The total number of weighted cases with information about insurance coverage is 614,636.

Section 2: Demographics

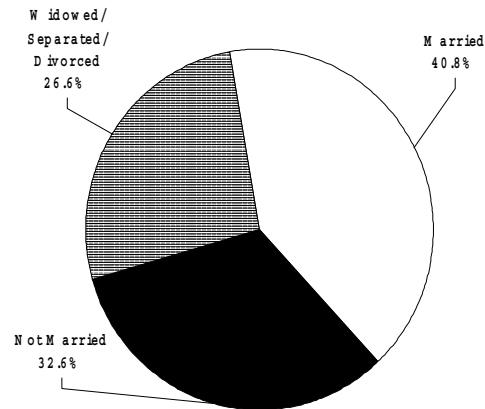
Not surprisingly, the younger group of uninsured Rhode Islanders, age 18-34, are mostly unmarried – over four out of five (82%). The marital status of the older group, age 50-64, is more mixed, with about half (49%) widowed, divorced, or separated, about two out of five (40%) married, and the remainder unmarried. The middle age group (age 35-49), is most evenly divided among the marital statuses, though the majority are married (about 41%).

2-1. Marital status of uninsured Rhode Islanders: *the younger group is predominantly unmarried*



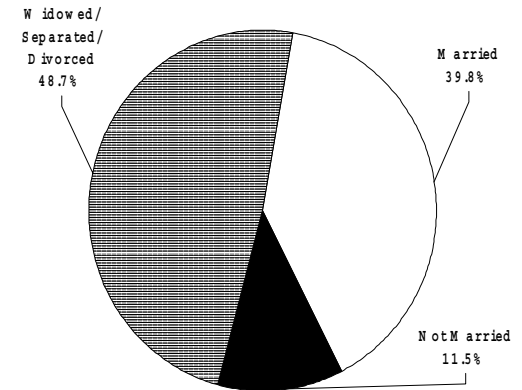
Age 18-34

N=45,516



Age 35-49

N=31,330

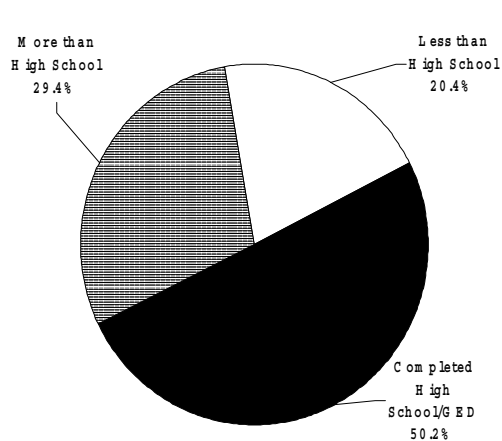


Age 50-64

N=16,188

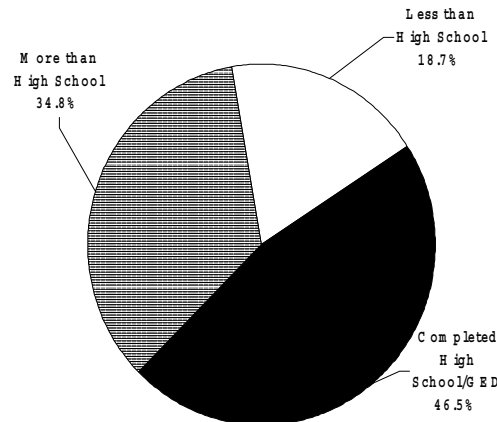
The education categories look very similar for the younger and middle age groups of uninsured Rhode Islanders, age 18-34 and 35-49. Nearly four out of five in each group have completed high school or higher education. For the older group (age 50-64), however, only about three out of five have done so. For the older group of uninsured, over one-third (about 38%) have less than a high school education.

2-2. Education of uninsured Rhode Islanders: *the younger and middle groups are similar, but the older group has a higher percentage with less than high school education*



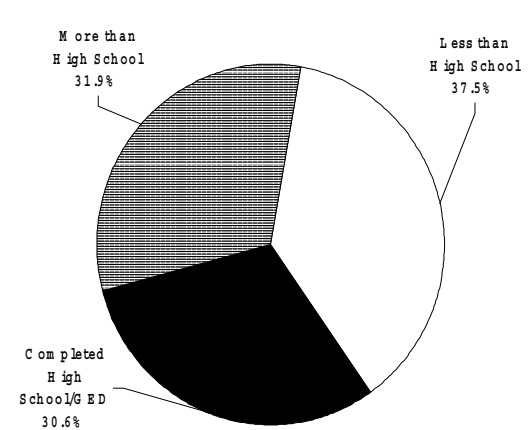
Age 18-34

N=45,516



Age 35-49

N=31,330

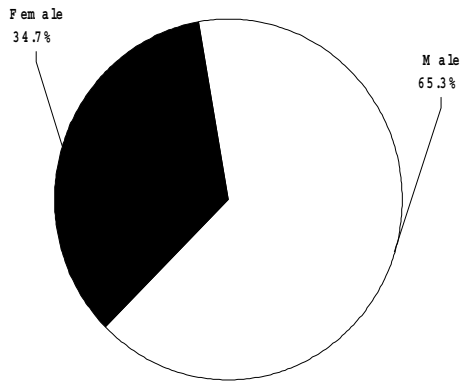


Age 50-64

N=16,188

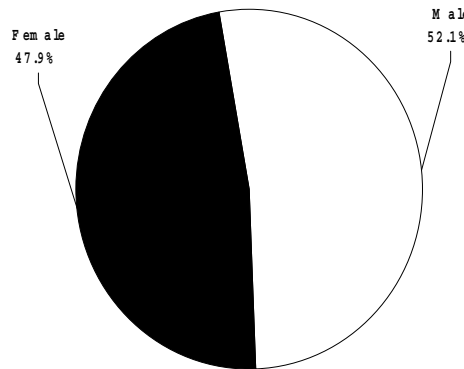
In the younger group of uninsured Rhode Islanders, age 18-34, nearly two-thirds are male (65%), while for the older group (age 50-64), the majority flips slightly towards female (53%).

2-3. Gender of uninsured Rhode Islanders: *the younger group is nearly two-thirds male, while the older group has over half females*



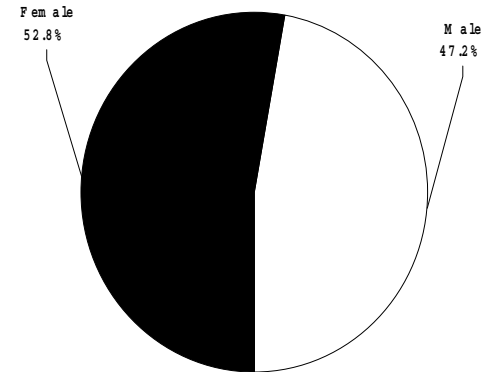
Age 18-34

N=45,516



Age 35-49

N=31,330

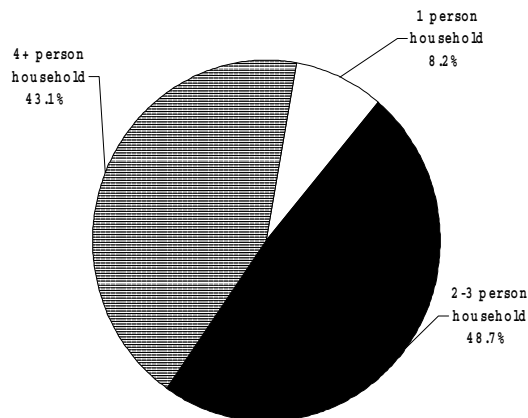


Age 50-64

N=16,188

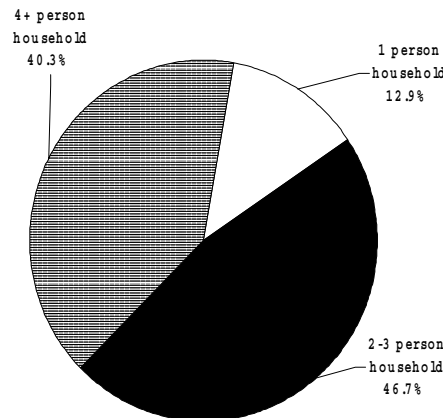
For the younger and middle-aged groups of uninsured Rhode Islanders, age 18-34 and 35-49, about two out of five households have four or more persons in them. For the older group (age 50-64), it is half that, about one out of five (21%). The older group is much more likely than the other age groups to live in single-person households (nearly one-fourth).

2-4. Household size of uninsured Rhode Islanders: *the older group is very different from the other two age groups, with more single-person households and fewer large households*



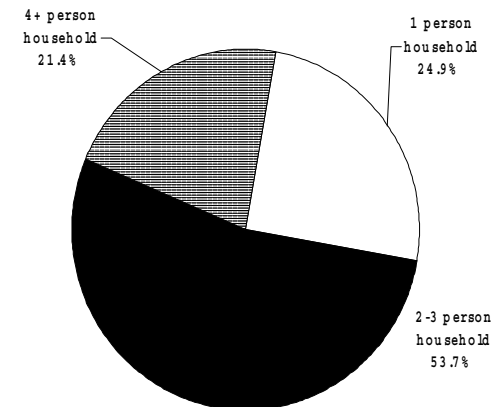
Age 18-34

N=45,516



Age 35-49

N=31,330

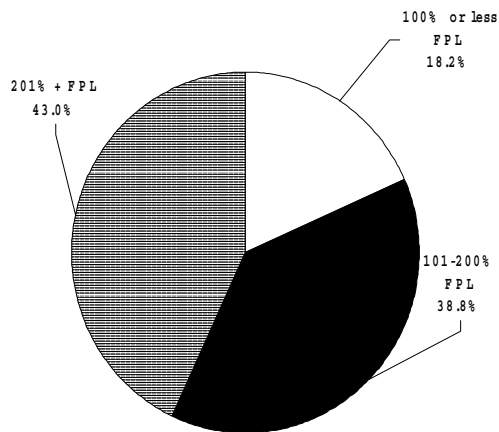


Age 50-64

N=16,188

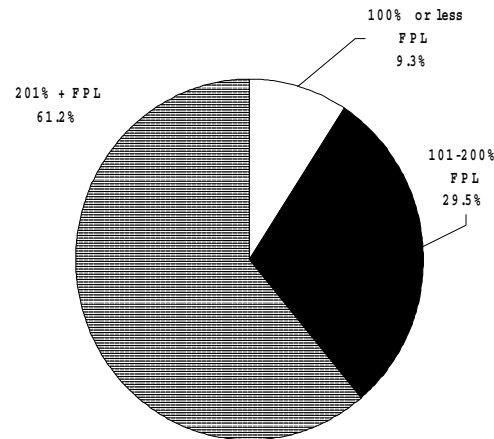
The older group of uninsured Rhode Islanders, age 50-64, has the highest percentage in poverty at about one-fourth (25%). However, when you look at poor and near-poor combined (200% of poverty or below), the younger group of uninsured Rhode Islanders appears slightly more in need. Specifically, nearly three out of five of the younger group (about 57%) are poor or near poor, while about half (50%) of the older group are. The middle age group (age 35-49) appears the most comfortable, with three out of five above the poor/near-poor cutoff of 200% above poverty.

2-5. Income of uninsured Rhode Islanders: *the older group has the highest percentage in poverty, at about one-fourth*



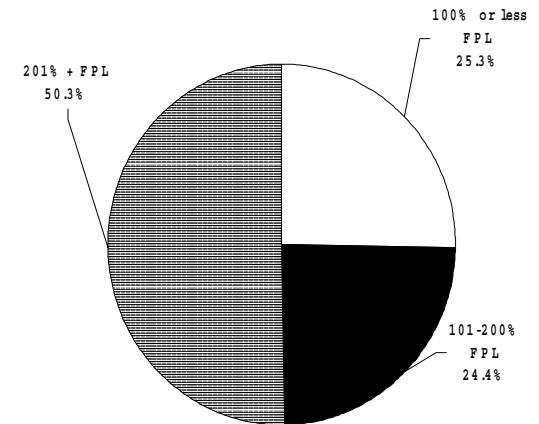
Age 18-34

N=45,516



Age 35-49

N=31,330



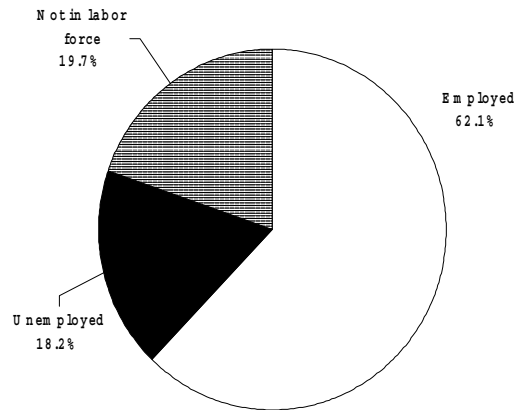
Age 50-64

N=16,188

The older group of uninsured Rhode Islanders, age 50-64, has the lowest percentage of employed (50%), while the other two groups each has over 60% employed.

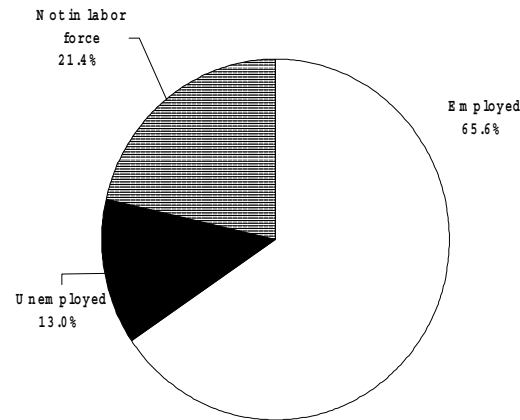
Correspondingly, the older group has the highest percentage not in the labor force (about 33%). The percentage of unemployed is not as variable among the three age groups, with the range from about 13% for the middle aged group to 17-18% for the older and younger groups.

2-6. Labor Force status of uninsured Rhode Islanders: *nearly one-third of the older group is not in the labor force and only half are employed*



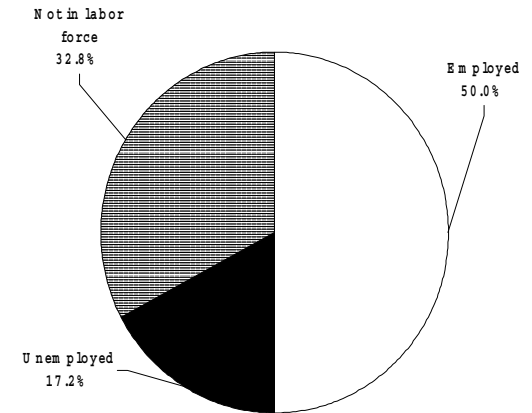
Age 18-34

N=45,516



Age 35-49

N=31,330



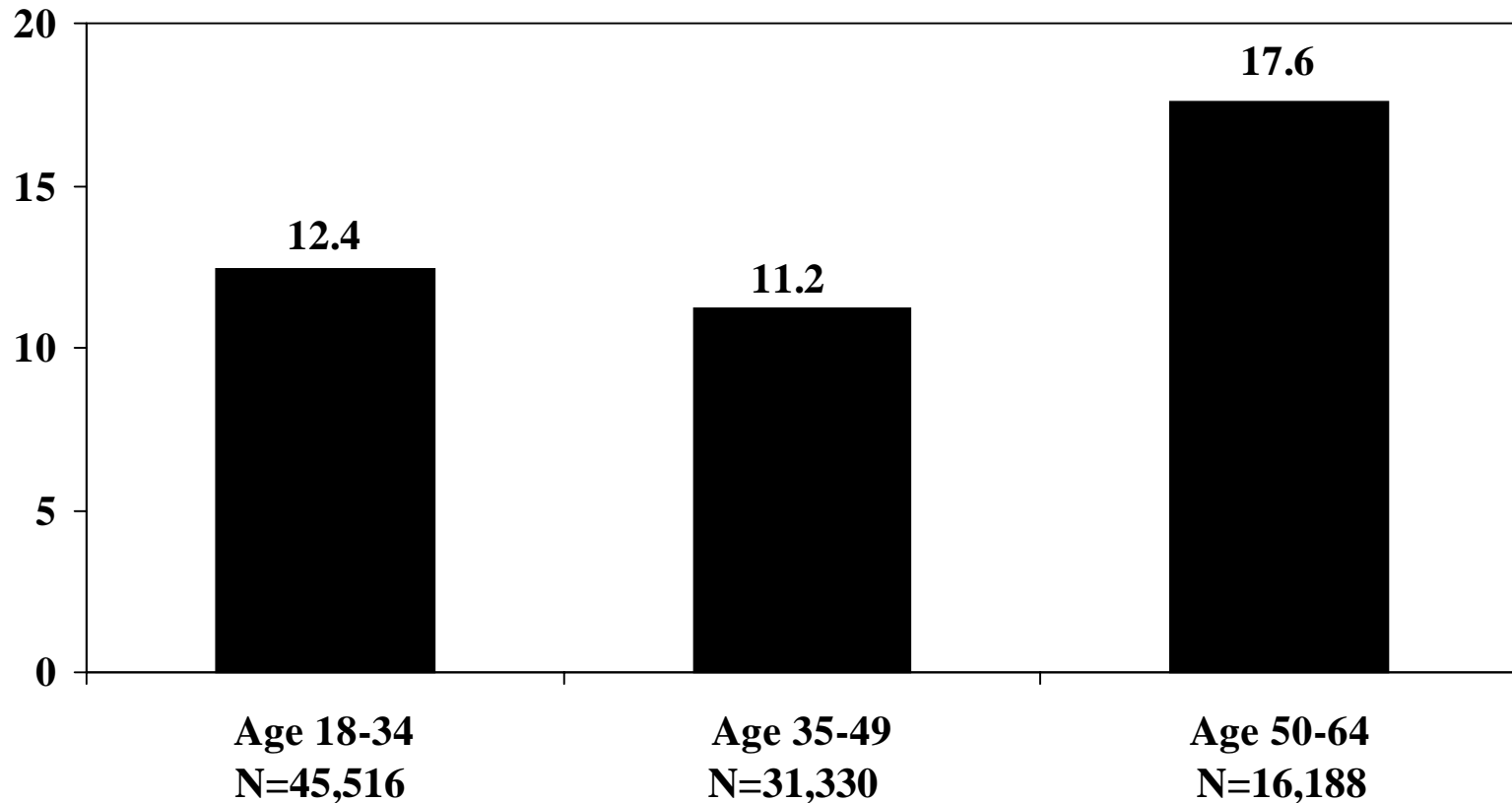
Age 50-64

N=16,188

Section 3: Access to Care

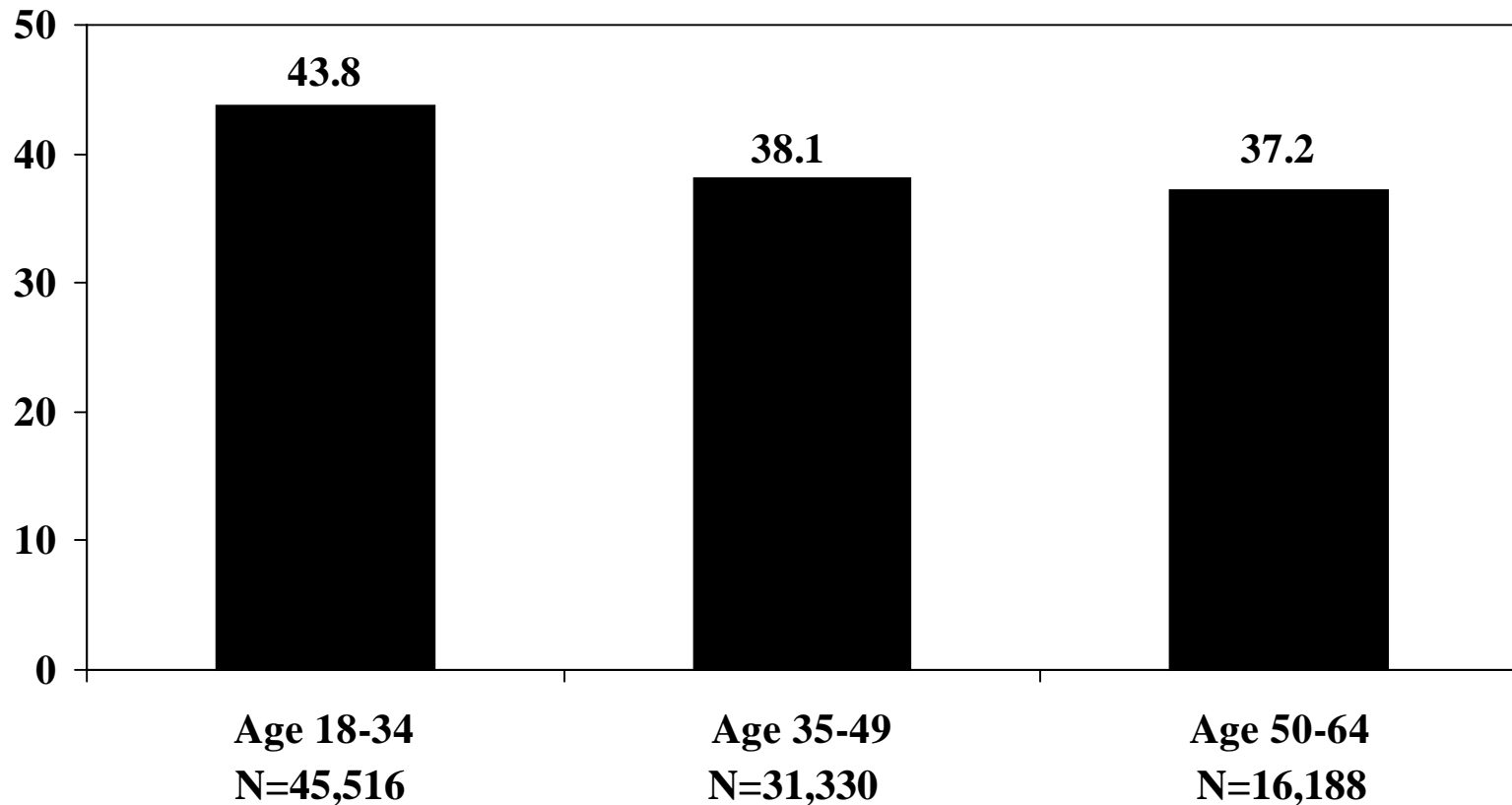
The older group of uninsured Rhode Islanders, age 50-64, is the most likely to report no usual place they go for routine care, or they report going to the Emergency Department (about 18%). The other two groups, age 18-34 and 35-49, are somewhat lower at about 12% and 11%, respectively.

3-1. Percent of uninsured Rhode Islanders (18-64) who have no usual place or go to the ED for routine care: *the older group is most likely to report no usual place or ED for routine care*



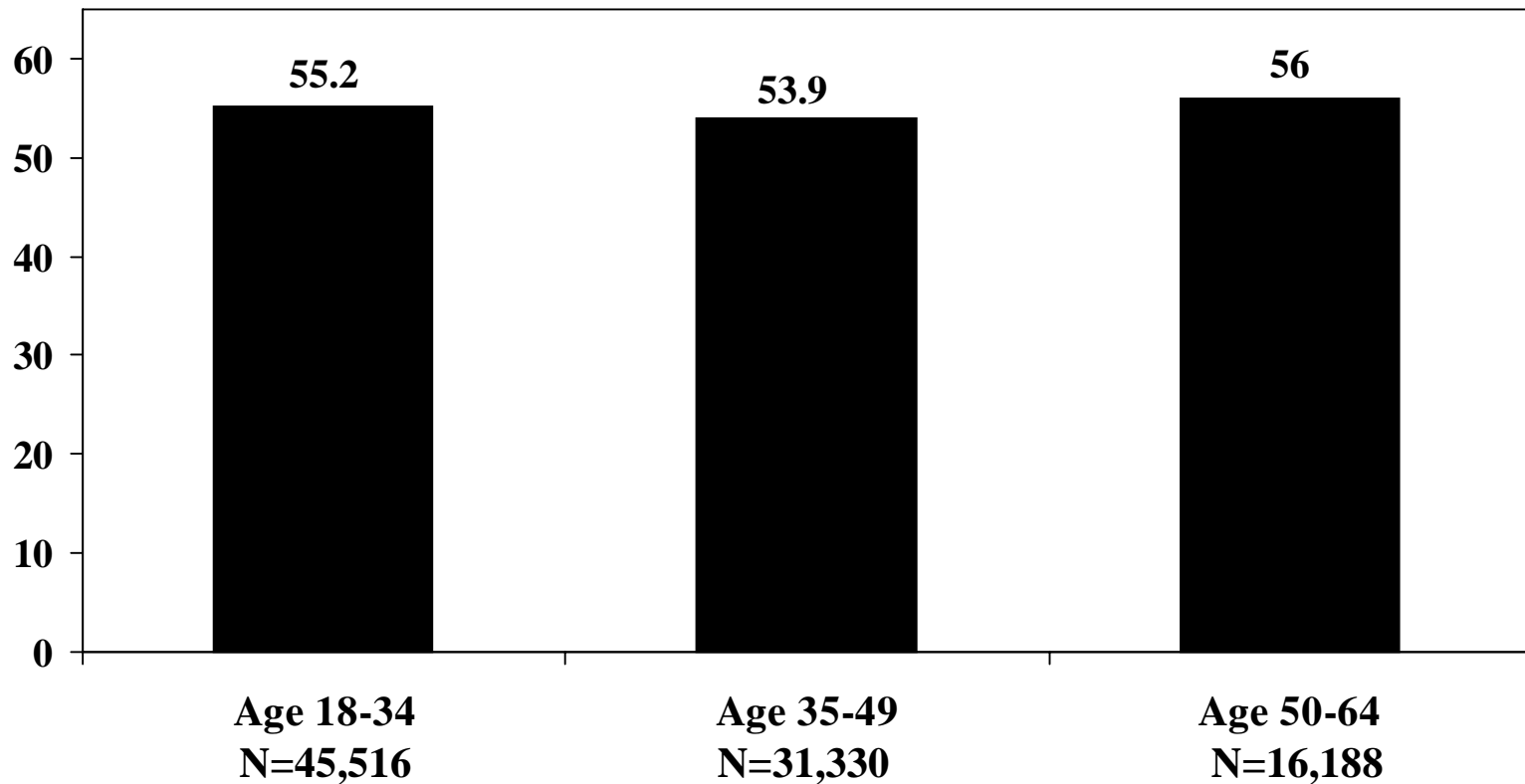
Over one-third in each of the age groups reported that they did not see a doctor in the past 12 months. The rate was highest for the 18-34 year old group (about 44%), but it is only a little higher than for the other two age groups (38% and 37% for the middle and older groups, respectively).

3-2. Percent of uninsured Rhode Islanders (18-64) who did not see a doctor in past 12 months: *the younger group is most likely to report not having seen a doctor in the past 12 months*



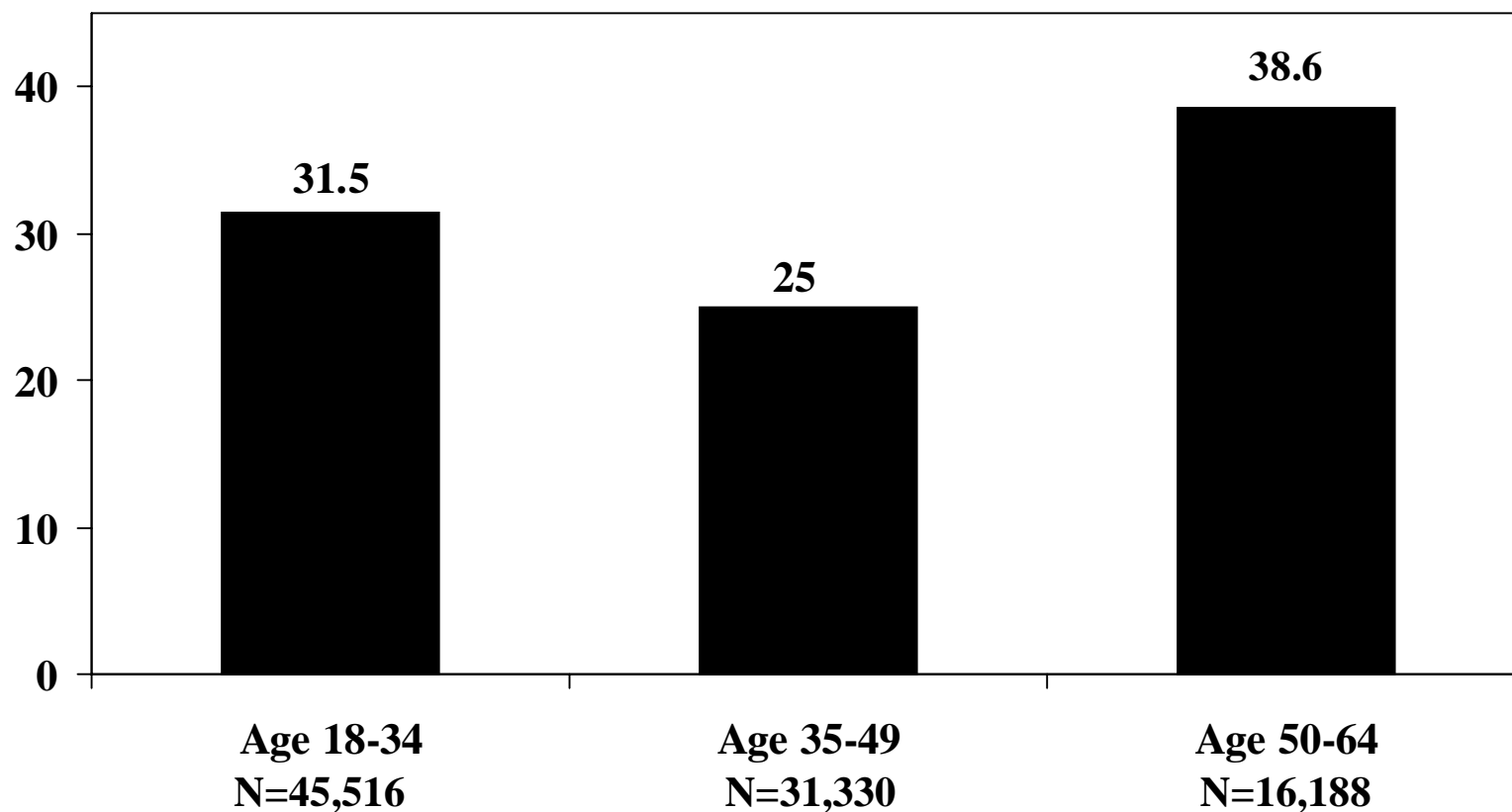
Over half in each of the uninsured age groups reported that they did not have a routine doctor visit in the past 12 months. There are no differences among the three age groups.

3-3. Percent of uninsured Rhode Islanders (18-64) who did not have a routine doctor visit in past 12 months: *there are no differences among the age groups – over half of each group reports no routine doctor visit in the past 12 months*



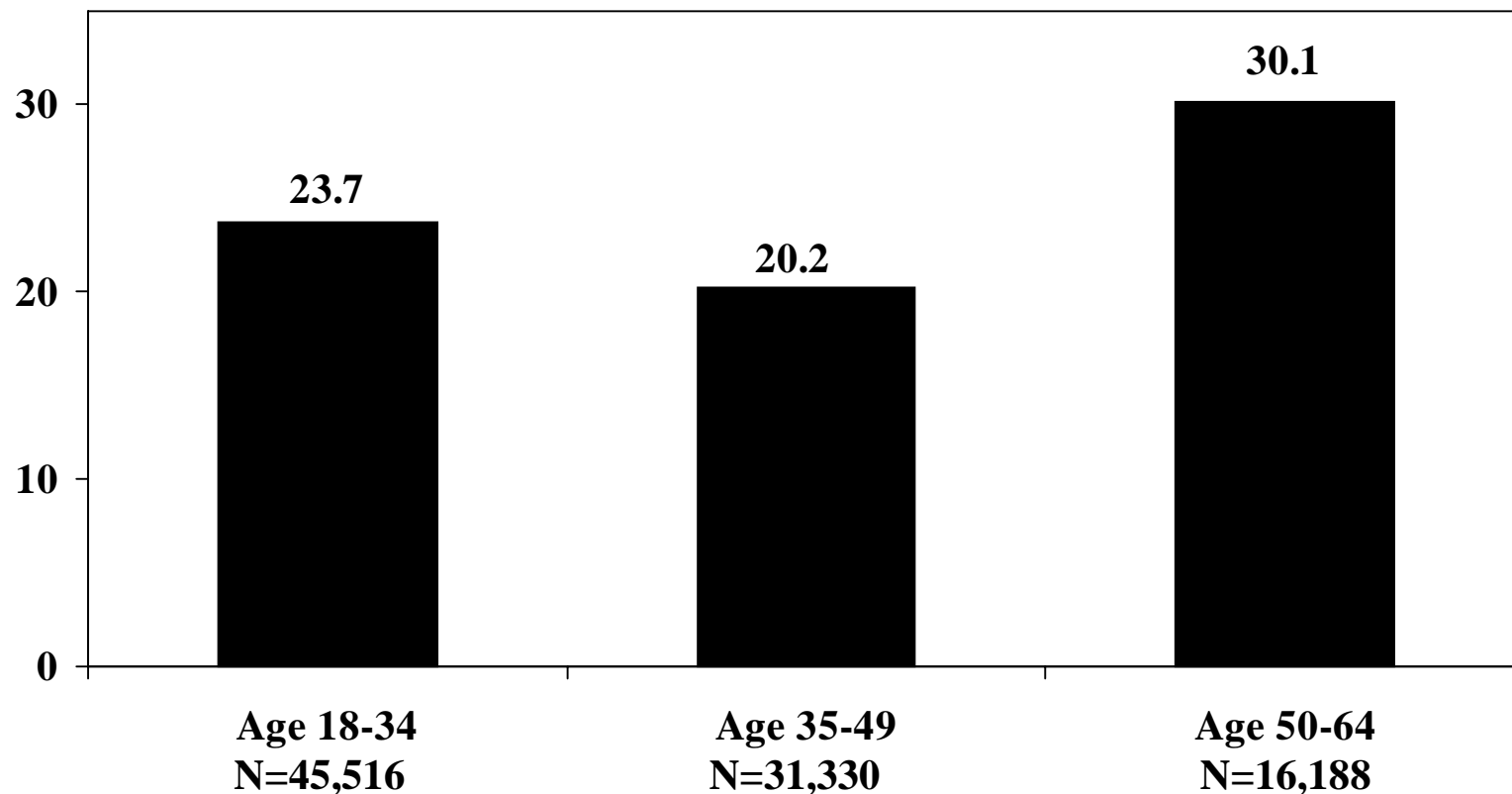
The older uninsured group, age 50-64, was the most likely to report not seeing a doctor due to cost in the past 12 months (about 39%). The middle age group, age 35-49, was the least likely at 25%, and the younger group was in between at about 32%.

3-4. Percent of uninsured Rhode Islanders (18-64) who did not get medical care from a doctor due to cost in past 12 months: *the older group was most likely to report not seeing a doctor due to cost*



The older uninsured group, age 50-64, was the most likely to report not getting a prescription due to cost in the past 12 months (about 30%). The middle age group, age 35-49, was the least likely at 20%, and the younger group was in between at about 24%.

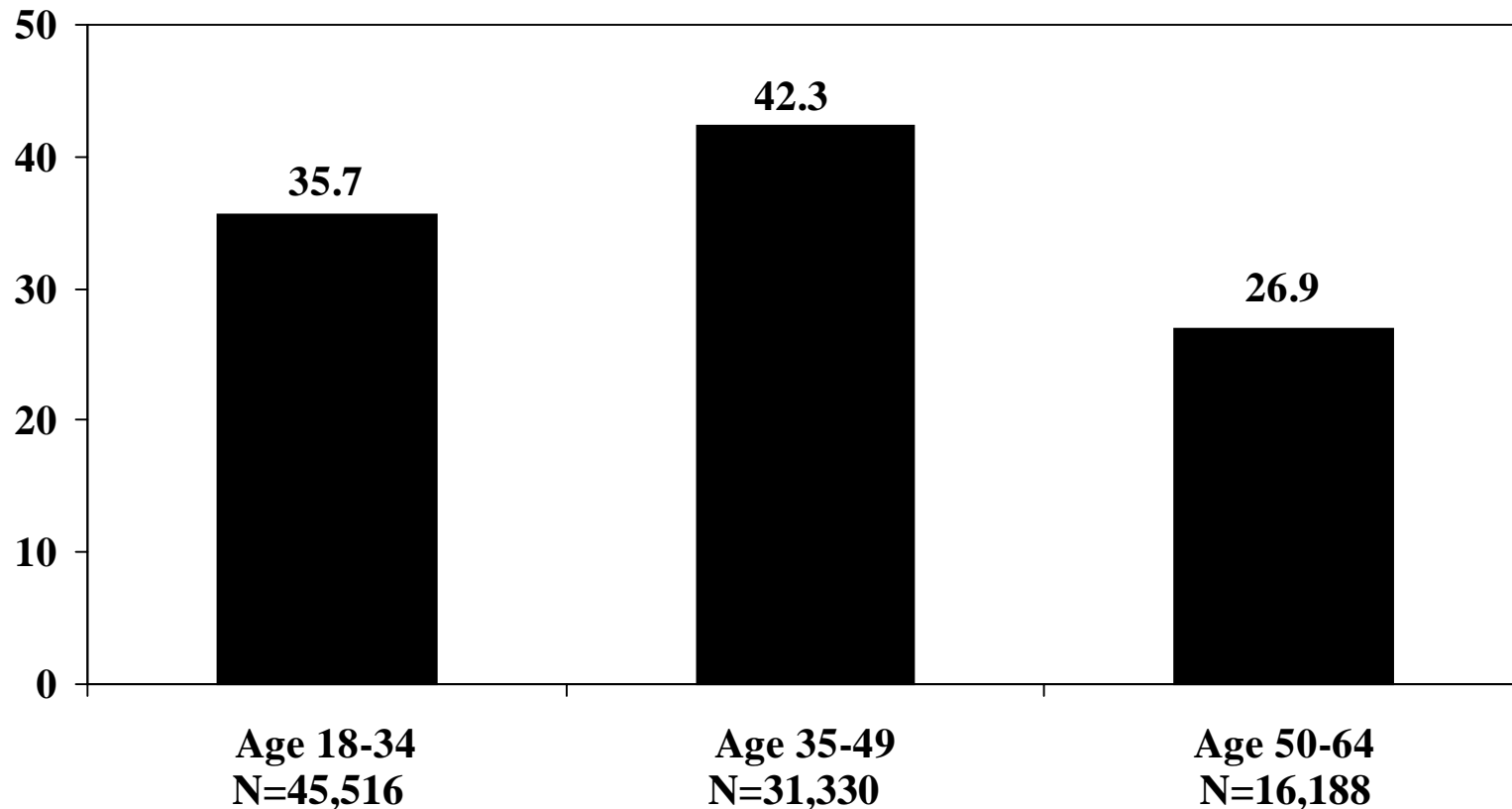
3-5. Percent of uninsured Rhode Islanders (18-64) who did not get a prescription due to cost in past 12 months: *the oldest group was most likely to report missing a prescription due to cost*



Section 4. Lifestyle

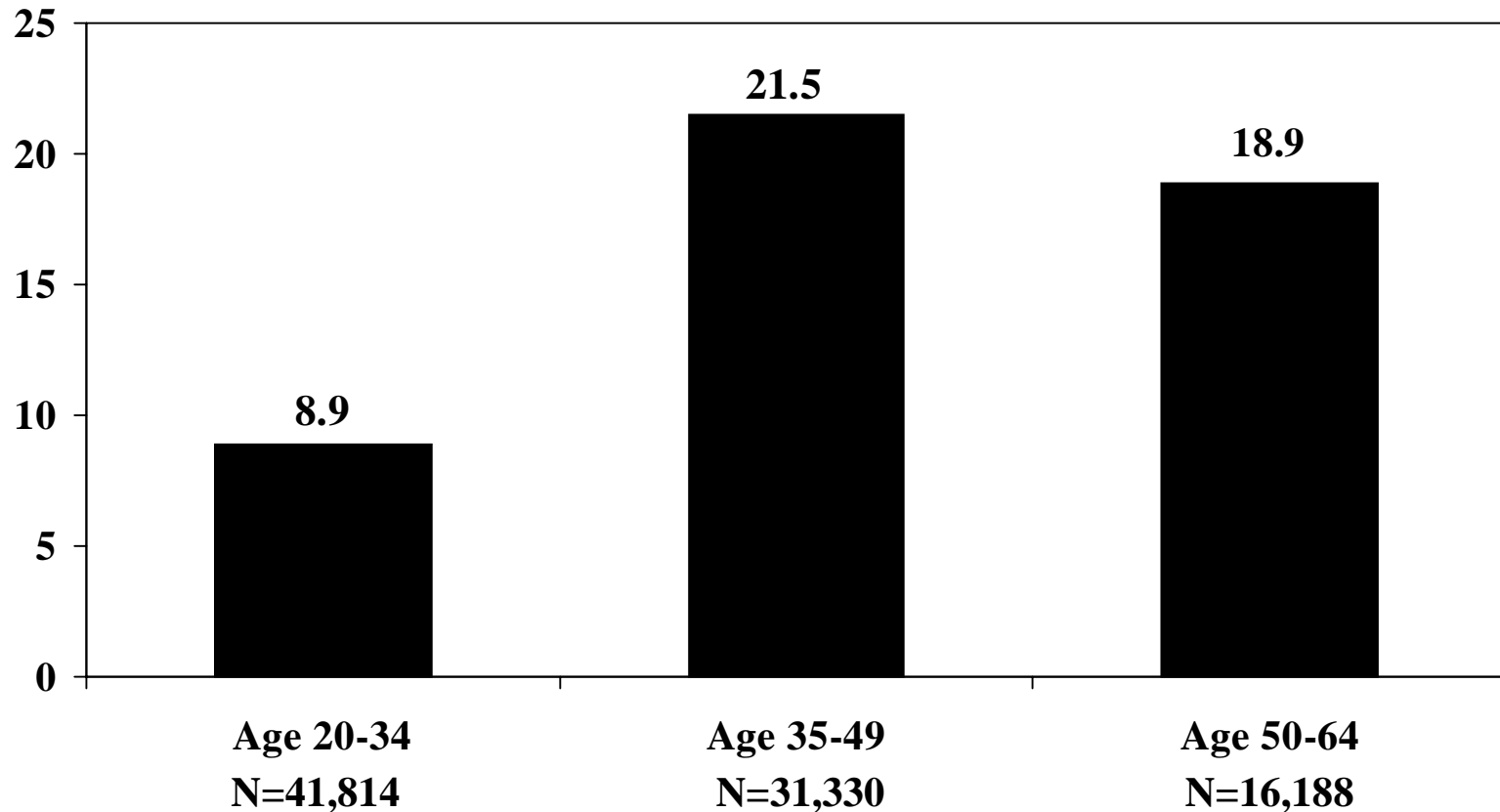
The middle age uninsured group, age 35-49, was the most likely to report smoking (about 42%). The older age group, age 50-64, was the least likely at 27%, and the younger group was in between at about 36%.

4-1. Percent of uninsured Rhode Islanders (18-64) who currently smoke: *the range of smoking is from about 4 in 10 for the middle group down to about a quarter for the older group*



The younger age uninsured group, age 18-34, had the lowest obesity rate at a little under one in ten (about 9%), while the two older groups had rates closer to one in five (about 22% and about 19% for 35-49 year olds and 50-64 year olds, respectively).

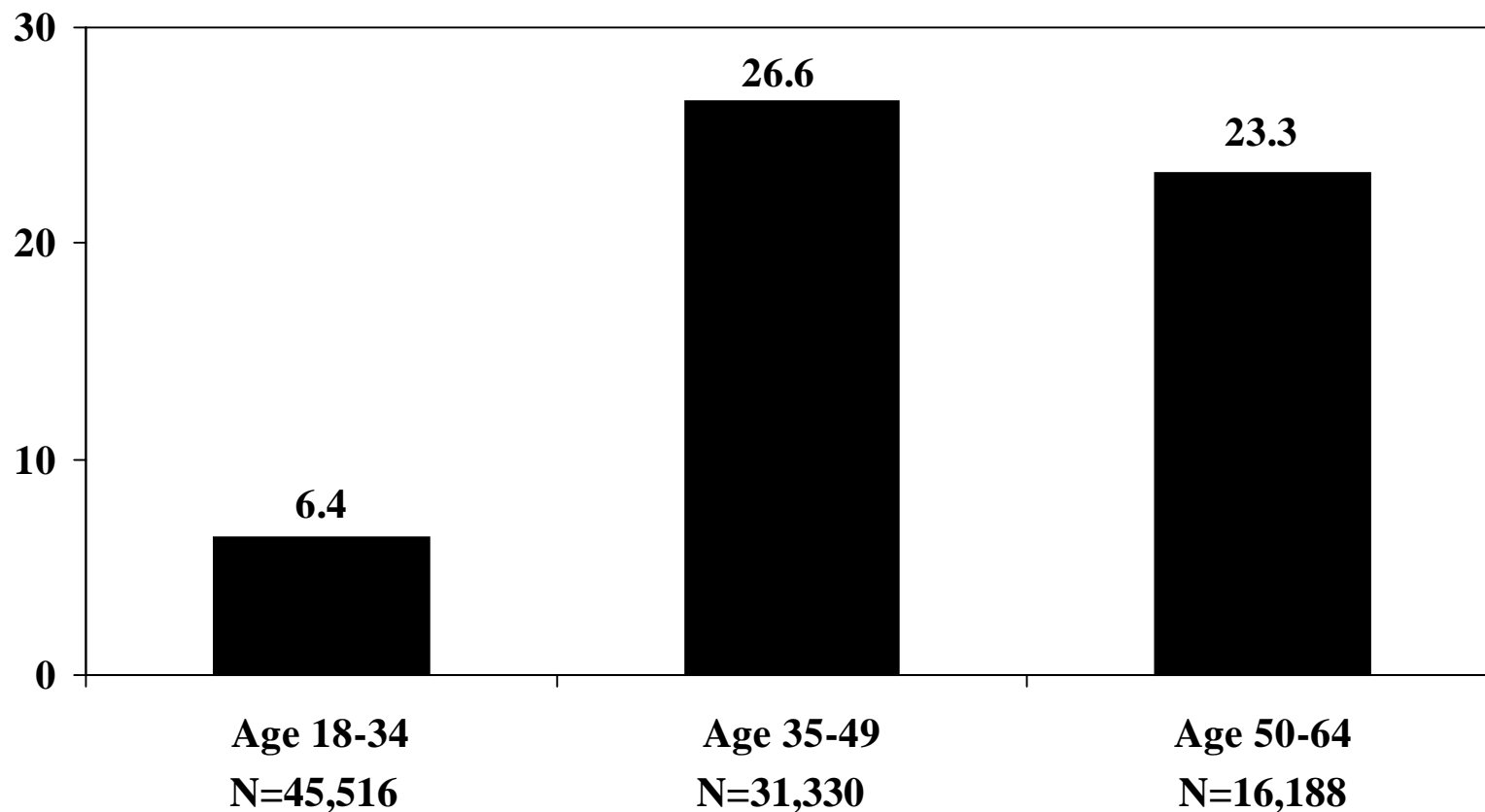
4-2. Percent of uninsured Rhode Islanders (20-64) who are obese: *the two older groups show the highest obesity rates (based on BMI), at nearly 1 in 5*



Section 5: Health Status

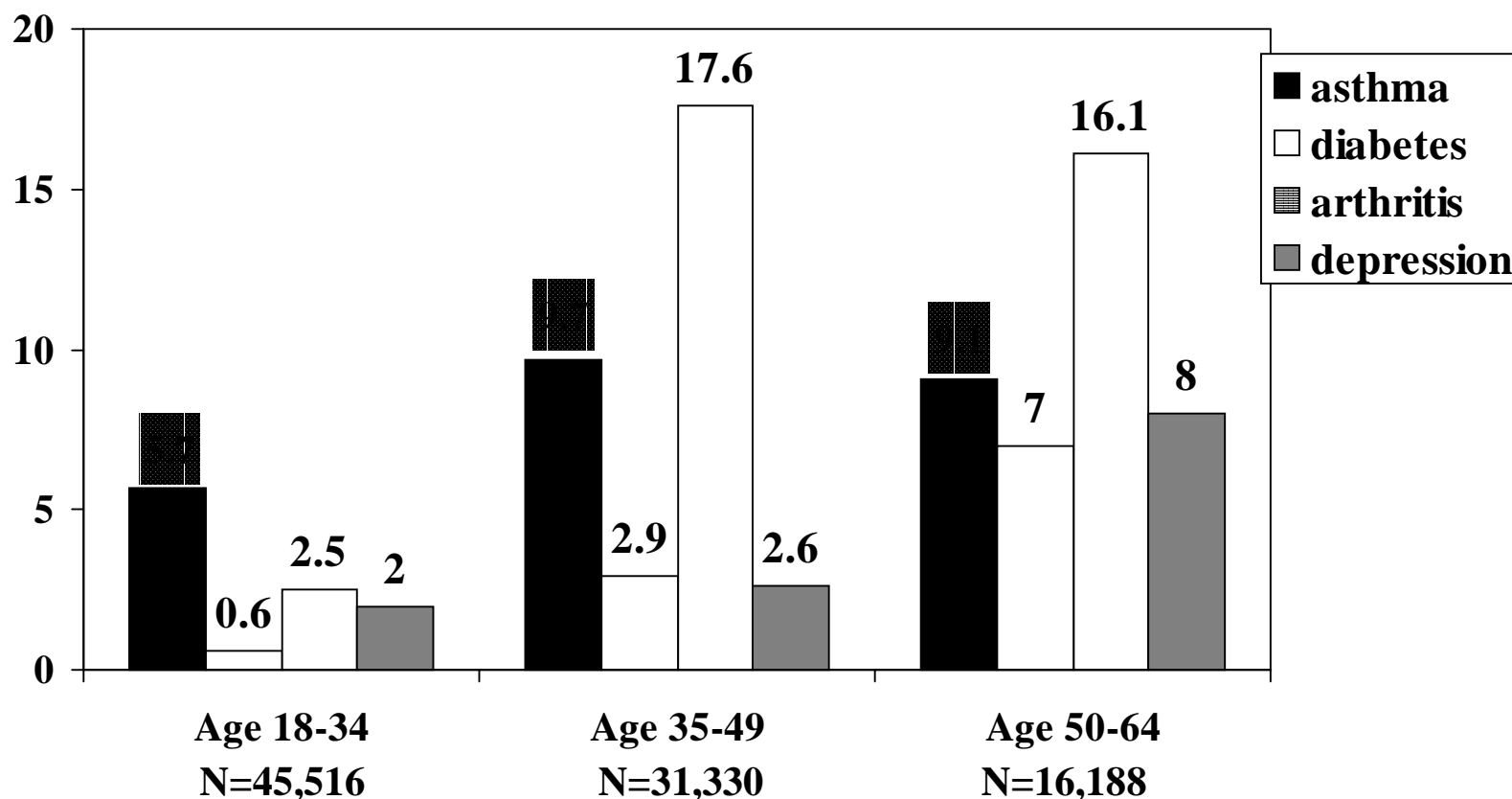
The younger age uninsured group, age 18-34, had the lowest ratings of fair or poor health at about 6%, while the two older groups had rates closer to one fourth (about 27% and about 23% for 35-49 year olds and 50-64 year olds, respectively).

5-1. Percent of uninsured Rhode Islanders (18-64) who rate their overall health as fair or poor: *nearly one-fourth of the uninsured in the two older groups rate their overall health as fair or poor*



The younger age uninsured group, age 18-34, had the lowest reports of all four diseases shown here. The two older groups look very similar on reports of asthma and arthritis fair, but the group of 50-64 year old uninsured have the highest reports of diabetes and depression.

5-2. Percent of uninsured Rhode Islanders (18-64) reporting various health conditions: *the uninsured in the two older groups typically report more of the four diseases than those in the younger group*



Age clearly matters in reports of disability among the uninsured, with a step-wise increase in disability with age, from about 5% for the younger age group (age 18-34) to about 16% for the middle group (age 35-49) to over one-fourth (27%) for the older group (age 50-64).

5-3. Percent of uninsured Rhode Islanders (18-64) who report being disabled: *reports of disability increase with age, with over one-fourth of the older group reporting a disability*

